

DAVID W. SMITH
Executive Vice President
and General Counsel



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CONSTITUTION INSURANCE COMPANY

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David W. Smith, D.C.
Portland D. Petersen
Chief Pricing Officer

November 8, 2005

VIA TELEFAX (360-586-2022)
and U.S. Mail

Honorable James T. Odiorne, CPA, JD
Deputy Insurance Commissioner
Company Supervision Division
State of Washington
Department of Insurance
5000 Capitol Blvd.
Tumwater, WA 98501

Re: Constitution Insurance Company
Violation of Washington Law
Consent Order D 2005-376 - September 23, 2005
Consent Order D 2005-394 - September 29, 2005

Dear Deputy Commissioner Odiorne:

Further to your letters of September 23, 2005 and September 29, 2005 for Constitution Insurance Company and my letter to you of October 14, 2005, please be advised that Constitution Insurance Company cannot enter into the captioned Consent Orders.

Accordingly, please accept this letter as our official request for a hearing.

Sincerely,